

RAB18J (10/05)

United States Bankruptcy Court

District of Utah

Case No. 10-29067

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel Bill Vincent
aka Dan Vincent, aka Daniel Vincent
154 North 800 East
Spanish Fork, UT 84660

Kristie Russell Vincent
aka Kristie Vincent, aka Kristie Lee
Vincent
154 North 800 East
Spanish Fork, UT 84660

Social Security No.:

xxx-xx-6796

xxx-xx-8713

Employer's Tax I.D. No.:

Petition date: 7/6/10

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 10/13/10

R. Kimball Mosier
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

**EXPLANATION OF BANKRUPTCY DISCHARGE
IN A JOINT CHAPTER 7 CASE**

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 10-29067

User: ksh
Form ID: rab18j

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Total Noticed: 72

Date Rcvd: Oct 13, 2010

The following entities were noticed by first class mail on Oct 15, 2010.

db/jdb +Daniel Bill Vincent, Kristie Russell Vincent, 154 North 800 East,
Spanish Fork, UT 84660-1938

aty +Peter J. Kuhn tr, US Trustees Office, Ken Garff Bldg., 405 South Main Street, Suite 300,
Salt Lake City, UT 84111-3402

ust +United States Trustee, Ken Garff Bldg., 405 South Main Street, Suite 300,
Salt Lake City, UT 84111-3402

7130082 +Addiction & Psychological services, PO Box 51275, Provo, UT 84605-1275

7130083 +Afni, PO Box 3426, Bloomington, IL 61702-3426

7130084 +Allied Interstate, 3000 Corporate Exchange Drive, Columbus, OH 43231-7684

7130085 +American Family Insurance, PO Box 9462, Minneapolis, MN 55440-9462

7130086 +American Fork Hospital, 170 N 1100 E, American Fork, UT 84003-2961

7130089 +BMG Music Service, PO Box 91501, Indianapolis, IN 46291-0009

7130088 +Bennett & DeLoney, PO Box 190, Midvale, UT 84047-0190

7130091 +Brent D. Hansen DDS, 290 W Center Street, Spanish Fork, UT 84660-2023

7130094 +Cascade Recovery INC, 9111 NE 4th Ave, Portland, OR 97211-1319

7130095 +Central Utah Foot Clinic, 150 W 800 N, Provo, UT 84601-1624

7130096 +Checknet, 746 E 1910 S, Suite 4, Provo, UT 84606-6244

7130097 +Collection Bureau of America, PO Box 6013, Hayward, CA 94540

7130098 +Constables Office, 47 E 7200 S, Suite 201, Midvale, UT 84047-5507

7130099 +Cottontree Medical, 2230 N University Parkway, #1A, Provo, UT 84604-1589

7130100 +Cottonwood Pathology, PO Box 1442, Provo, UT 84603-1442

7130103 +EPN INC, 746 E 1910 S, Suite 4, Provo, UT 84606-6244

7130104 +ERS, PO Box 6030, Hauppauge, NY 11788-9030

7130105 +ERS INC, PO Box 26415, Salt Lake City, UT 84126-0415

7130102 +Eastern Collection Corp., 1626 Locust Ave., Bohemia, NY 11716-2159

7130106 Far West Bank, 818 South Hwy. 189, Payson, UT 84651

7130107 +Federal Recovery Services, PO Box 17474, Holiday, UT 84117-0474

7130108 +Flying J INC, 1104 Country Hills Drive, Ogden, UT 84403-2400

7130109 +H&R Block, 110 S 500 W, Provo, UT 84601-4223

7130110 +IHC ARC, PO Box 1259, Dept# 18894, Oaks, PA 19456-1259

7130111 +IHC ARC, PO Box 30191, Salt Lake City, UT 84130-0191

7130112 +IHC Patient Financial Services, 3930 Parkway Blvd., Salt Lake City, UT 84120-6300

7130113 +Intermountain Central Laboratory, 5252 S Intermountain Drive, Murray, UT 84107-5700

7130115 +Jefferson Capital Systems LLC, 16 McLeland Road, St. Cloud, MN 56303-2198

7130116 +Kenneth M. Palmer Dentistry, 128 W 900 N, Suite A, Spanish Fork, UT 84660-1181

7130118 +LCA Collections, PO Box 2240, Burlington, NC 27216-2240

7130119 +LDS Hospital, 8th Ave. & C Street, Salt Lake City, UT 84143-0001

7130117 +LabCorp, PO Box 2240, Burlington, NC 27216, Law Office of Mitchell Kay, Po Box 9006,
Smithtown, NY 11787-9006

7130120 +Lone Peak Anesthesia LC, PO Box 3810, Salt Lake City, UT 84110-3810

7130121 +Michael J. Petro, 75 S 300 W, Provo, UT 84601-4352

7130122 +Microsoft, PO Box 14647, Tucson, AZ 85732-4647

7130123 +Mineral Science, 13710 Hutton Dr, Farmers Branch, TX 75234-9005

7130124 +Mountain Land Collections, PO Box 1280, American Fork, UT 84003-6280

7130125 +Mountain Medical Phys., 296 E 3900 S, Salt Lake City, UT 84107-1531

7130126 +Nexus Pain Care, PO Box 15109, Springfield, MA 01115-5109

7130127 +North Shore Agency INC, PO Box 9205, Old Bethpage, NY 11804-9005

7130128 +Northland Group, PO Box 390905, Edina, MN 55439-0905

7130129 +Outsource Receivables Management, PO Box 166, Ogden, UT 84402-0166

7130131 +Payson City Corp., 439 West Utah Ave., Payson, UT 84651-2097

7130132 +Questar Gas, PO Box 45841, Salt Lake City, UT 84139-0001

7130133 +RCS INC, PO Box 7229, Westchester, IL 60154-7229

7130135 +RMCB, 2267 S Saw Mill River Road, Building 3, Elmsford, NY 10523

7176881 +Regan R. Duckworth, 160 West Canyon Crest Rd., Alpine UT 84004-1679

7130140 +SRL & Associates, PO Box 508, Draper, UT 84020-0508

7130136 +Scholastic, 2931 East McCarthy Street, Jefferson city, MO 65101-4468

7130138 +Spanish Fork City Corp, 40 South Main Street, Spanish Fork, UT 84660-2031

7130139 +Springville Instacare, 762 W 400 S, Springville, UT 84663-3096

7130141 +Transworld Systems, 2235 Mercury Way, Suite 275, Santa Rosa, CA 95407-5463

7130142 +United Recovery Group, Po Box 369, Draper, UT 84020-0369

7130145 +Utah Valley Emergency Phys., PO Box 808, Grand Rapids, MI 49518-0808

7130144 +Utah Valley OBGYN, 1055 N 300 W, Suite 303, Provo, UT 84604-3373

7130146 +Utah Valley Radiology, PO Box 657, Orem, UT 84059-0657

7130147 +Utah Valley Regional Medical Center, 1034 N 500 W, Provo, UT 84604-3380

7130148 +Wendell Gibby M.D., 280 West Riverpark Dr., Suite 100, Provo, UT 84604-5765

The following entities were noticed by electronic transmission on Oct 14, 2010.

tr +EDI: QJKBIRD.COM Oct 13 2010 21:18:00 J. Kevin Bird tr, Bird & Fugal, 384 East 720 South,
Suite 201, Orem, UT 84058-6320

7130090 +E-mail/Text: banko@bonnccoll.com Bonneville Collections, PO Box 150621,
Ogden, UT 84415-0621

7130092 +Fax: 614-760-4092 Oct 14 2010 00:40:20 Buckeye Check Cashing, 419 S State Street,
Orem, UT 84058-6301

7130093 +E-mail/Text: jraichel@cms-collect.com Capital Management Services,
726 Exchange Street, Suite 700, Buffalo, NY 14210-1464

7130101 +EDI: CCS.COM Oct 13 2010 21:18:00 Credit Collection Services, Two Wells Ave.,
Newton, MA 02459-3246

7130114 EDI: IRS.COM Oct 13 2010 21:18:00 Internal Revenue Service, PO Box 9002,
Holtsville, NY 11742

7130130 +EDI: CFSX.COM Oct 13 2010 21:18:00 Paragon Way INC, Po Box 160758, Austin, TX 78716-0758

7130134 +EDI: PHINRJMA.COM Oct 13 2010 21:18:00 RJM Acquisitions LLC, 575 Underhill Blvd.,
Suite 224, Syosset, NY 11791-3416

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Case: 10-29067

User: ksh
Form ID: rab18j

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The following entities were noticed by electronic transmission (continued)

7130137 EDI: SECFIN.COM Oct 13 2010 21:18:00 Security Finance, 120 North Main Street,
Spanish Fork, UT 84660
7130143 +EDI: UTAHTAXCOMM.COM Oct 13 2010 21:18:00 Utah State Tax Commission, 210 N 1950 W,
Salt Lake City, UT 84134-9000
7130149 +EDI: WESTASSET.COM Oct 13 2010 21:18:00 West Asset Management, 2253 Northwest Pkwy SE,
Marietta GA 30067-8764

TOTAL: 11

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

7130087 Belnap Surgical Associates, 1579 W 7800 S, #201, RETURN MAIL--99999

TOTALS: 1, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 15, 2010

Signature:

